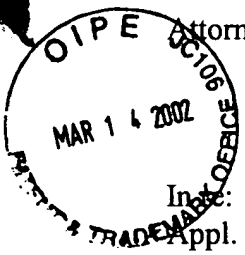


2167/302



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Attorney's Docket No. 18360/205526

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Spear
Appl. No.: 09/812,452
Filed: 03/20/2001
For: HYBRID CREDIT CARD
TRANSACTION SYSTEM

Group Art Unit: 2164
Examiner:

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MAR 20 2002

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February 22, 2002

Commissioner for Patents
Washington, DC 20231

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
CITATION UNDER 37 C.F.R. § 1.97**

Sir:

Attached is a list of documents on form PTO-1449 together with a copy of each identified document. It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By submitting the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead submitting the listed documents for the sake of full disclosure.

Respectfully submitted,

Gregory J. Carlin
Registration No. 45,607

Customer No. 000826
ALSTON & BIRD LLP
Bank of America Plaza
101 South Tryon Street, Suite 4000
Charlotte, NC 28280-4000
Tel Charlotte Office (704) 444-1000
Fax Charlotte Office (704) 444-1111

<p>"Express Mail" Mailing Label Number Date of Deposit:</p> <p>I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to Box Patent Application, Commissioner of Patents, Washington, DC 20231.</p>	<p>CERTIFICATE OF MAILING</p> <p>I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner For Patents, Washington, DC 20231, on February 22, 2002.</p> <p></p> <p>Sheila Bungcayao/CLT01/452093461</p>
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Substitute for form 1449A/PTO

APR 16 2002
INFORMATION
DISCLOSURE
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	09/812,452
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Filing Date	03/20/01
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First Named Inventor	Spear
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Group Art Unit	2164
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Examiner Name

Sheet	1	of	1
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Attorney Docket Number	18360/205526
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U. S. PATENT DOCUMENTS

[illegible]

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FOREIGN PATENT DOCUMENTS

[illegible]

Examiner
Signature

Date
Considered

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

CLT01/4520932v1

¹ Unique citation designation number.

² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible.

⁶ Applicant is to place an "X" here if English language Translation is attached.